

Auto coverage and home health care workers

Issue

Home health care workers occasionally use their own cars to take their clients to appointments. This activity has raised questions on how it may impact their auto insurance.

Coverage

Most personal auto insurance policies do not cover using your own car primarily or solely to transport people or property for business. This is called “livery.”

An example of “livery” is using your own car to deliver flowers for a florist. You would need to buy a business or commercial policy for your car.

However, occasionally using your car for a business purpose is generally not considered “livery.”

General advice

Insurance coverage varies from company to company, so always check your insurance policy to see what it will and won't cover. If you have questions about your policy or what your company considers to be livery, contact your insurance agent or insurance company.

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights,
call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>